

SAVINGS PLUS PROGRAM

FEE SCHEDULE

July 1999

Monthly Administration Fees:

The following fees will be assessed to your 457 Deferred Compensation Plan and 401(k) Thrift Plan accounts each month. If you are in both plans, separate fees will be charged for each plan.

Account Market Value	Flat Fee
\$00.01 - \$19,999.99	* \$2.00
\$20,000 - \$34,999.99	\$2.40
\$35,000 - \$49,999.99	\$2.70
\$50,000 - \$99,999.99	\$3.00
\$100,000 – OVER	\$4.05

* Lesser of \$2.00 or account balance

Transaction Fees:

The following fees will be assessed to your 457 Deferred Compensation Plan and 401(k) Thrift Plan accounts for each transaction.

Check Fee for Periodic Payments	\$2.00
Manual Redirections	\$10.00
Overdeferral Fee	\$50.00

Transaction Fees:

The following fees must be paid by check or money order at the time the request is made.

457 Plan Catch-Up	\$15.00
457 Plan to Plan Transfer	\$25.00
Annuity Purchase	\$25.00
401(k) Rollover Fee	\$25.00